



Enable Savings Plan Alabama

Rachel Biar, Assistant State Treasurer, State of Nebraska

Deborah Goodkin, Managing Director, Savings Plans, First National Bank of Omaha

November 20, 2019





Agenda

Key Program Statistics (as of 9/30/2019)

Customer Servicing (as of 9/30/2019)

Marketing

Outreach

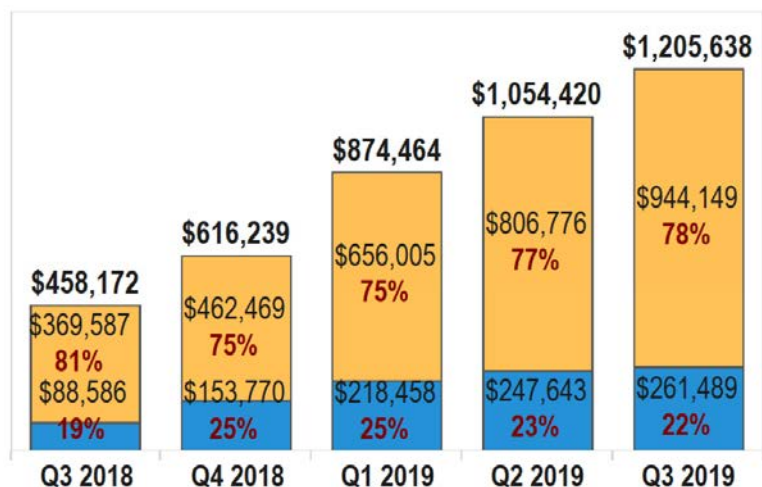
In Progress



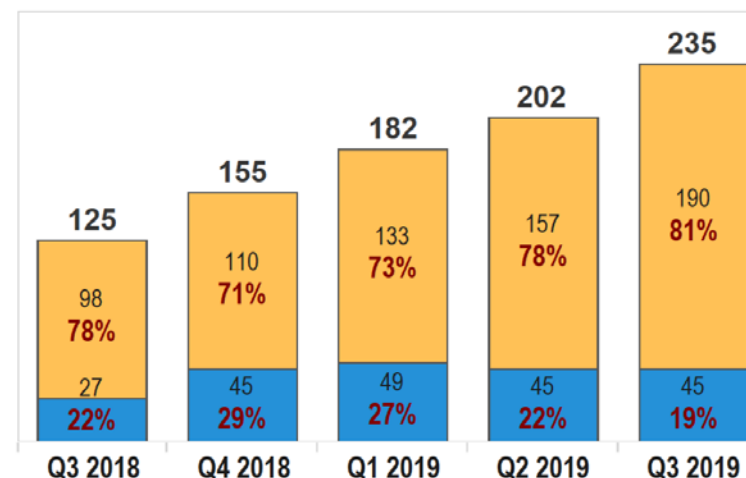
Assets and Accounts

Total Assets	Active Accounts	Funded Accounts	Average Account Size	New Accounts QTD	New Accounts YTD	Closed Accounts QTD	Closed Accounts YTD
\$1,205,638	247	235	\$5,130	27	127	27	50

Total Assets



Total Funded Accounts



In State

Out of State

Active Accounts are all accounts with an "open" status; **Funded Accounts** are all accounts with an "open" status AND have assets.



Account Owner Disability Type

Account Owner Disability Type Code	In State				Out of State				Grand Total			
	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets	Active Accounts	% of Total Accounts	Total Assets	% of Total Assets
Developmental disorders (including autism)	49	24.6%	\$341,865	36.2%	20	41.7%	\$80,153	30.7%	69	27.9%	\$422,018	35.0%
Intellectual disability	89	44.7%	\$222,812	23.6%	7	14.6%	\$61,692	23.6%	96	38.9%	\$284,504	23.6%
Congenital anomalies (including Down syndrome)	26	13.1%	\$161,277	17.1%	6	12.5%	\$35,941	13.7%	32	13.0%	\$197,218	16.4%
Psychiatric disorders	10	5.0%	\$80,516	8.5%	6	12.5%	\$72,367	27.7%	16	6.5%	\$152,882	12.7%
Nervous disorders (including blindness and deafness)	8	4.0%	\$57,101	6.0%	6	12.5%	\$9,184	3.5%	14	5.7%	\$66,285	5.5%
Respiratory disorders	1	0.5%	\$508	0.1%					1	0.4%	\$508	0.0%
Other	16	8.0%	\$80,070	8.5%	3	6.3%	\$2,153	0.8%	19	7.7%	\$82,222	6.8%
Grand Total	199	100.0%	\$944,149	100.0%	48	100.0%	\$261,489	100.0%	247	100.0%	\$1,205,638	100.0%

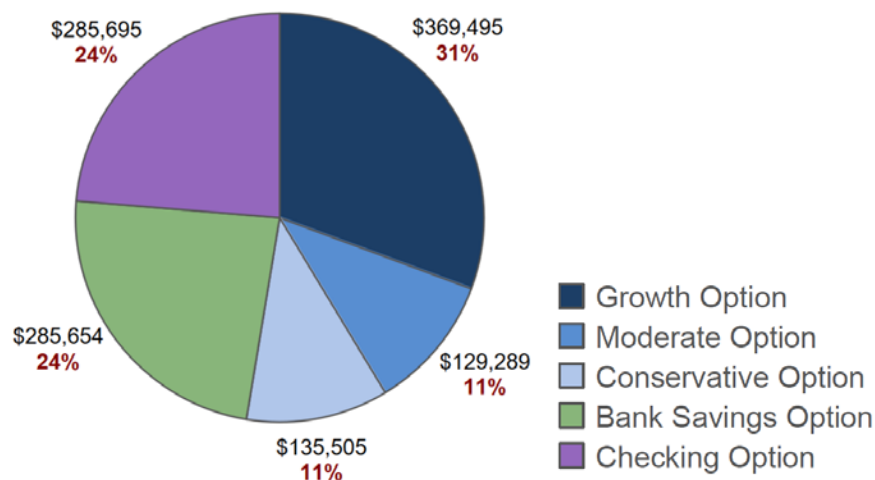
Active Accounts are all accounts with an "open" status; *Funded Accounts* are all accounts with an "open" status AND have assets.



Investments

Investment	In-State		Out-of-State		Total	
	Accounts*	Total Assets	Accounts*	Total Assets	Accounts*	Assets
Growth Option	51	\$345,078.05	17	\$24,416.69	68	\$369,494.74
Moderate Option	32	\$93,767.66	16	\$35,521.37	48	\$129,289.03
Conservative Option	25	\$115,085.62	16	\$20,419.04	41	\$135,504.66
Bank Savings Option	100	\$247,100.76	17	\$38,553.51	117	\$285,654.27
Checking Option	54	\$143,116.93	34	\$142,578.05	88	\$285,694.98
TOTAL ENABLE ALABAMA SAVINGS PLAN	262	\$944,149.02	100	\$261,488.66	362	\$1,205,637.68

* Accounts are the number of portfolios by investment option.





Investment Returns

Investment Option Name <i>Benchmark*</i>	Total Returns		Average Annualized Total Returns				
	Quarter Ending 9/30/2019	Year To Date	1 year	3 year	5 year	Since Inception**	Inception Date
Growth Option	0.60%	15.31%	3.15%	8.84%		9.45%	6/30/2016
<i>Enable Benchmark Growth Option</i>	<i>0.63%</i>	<i>15.53%</i>	<i>3.41%</i>	<i>9.33%</i>			
Moderate Option	0.87%	13.09%	4.44%	7.23%		7.63%	6/30/2016
<i>Enable Benchmark Moderate Option</i>	<i>0.88%</i>	<i>13.13%</i>	<i>4.54%</i>	<i>7.62%</i>			
Conservative Option	0.87%	8.55%	4.71%	4.37%		4.53%	6/30/2016
<i>Enable Benchmark Conservative Option</i>	<i>0.89%</i>	<i>8.64%</i>	<i>4.89%</i>	<i>4.79%</i>			
Bank Savings Option	0.29%	0.89%	1.19%	0.73%		0.70%	6/30/2016
<i>FTSE 3-Month T-Bill</i>	<i>0.56%</i>	<i>1.78%</i>	<i>2.36%</i>	<i>1.52%</i>			
Checking Option	0.00%	0.00%	0.00%			0.00%	1/26/2017
<i>NA</i>							

* Each benchmark is not managed. Therefore, its performance does not reflect management fees, expenses or the imposition of sales charges.

** Since Inception Returns for less than one year are not annualized.

The performance data shown represents past performance. Past performance - especially short-term performance - is not a guarantee of future results. Performance information is current as of the most recent timeframe referenced above and is net of the weighted average operating expense ratio of the underlying fund, program management fee and the state administrative fee. Investment returns and principal value will fluctuate, so that investors' units, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. For performance data current to the most recent quarter-end, view quarter-end returns.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

Enable Savings Plan Alabama ("Enable Alabama" or "the Plan") is sponsored by the State of Nebraska, offered by the State of Alabama, and administered by the Nebraska State Treasurer. The State of Alabama, through the ABLE Program Board, contracted with the Nebraska State Treasurer to participate in and create Enable Savings Plan Alabama which is part of The Nebraska Achieving a Better Life Experience Program Trust (the "Trust") that offers a series of investment portfolios. The Plan is intended to operate as a qualified ABLE program to be used only to save for qualified disability expenses, pursuant to the Achieving a Better Life Experience Act of 2014 and Section 529A of the U.S. Internal Revenue Code.

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at www.EnableAL.com, which contains more information, should be read carefully before investing.

Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investments in such state's qualified ABLE program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell units within the Plan may only be made by the Program Disclosure Statement relating to the Plan.

Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an account owner is eligible to participate in the Plan.

Except for the Bank Savings and Checking Investment Options, investments in Enable Alabama are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Alabama, the State of Nebraska, the Alabama State Treasurer, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings and Checking Investment Options up to the maximum amount set by federal law, currently \$250,000.

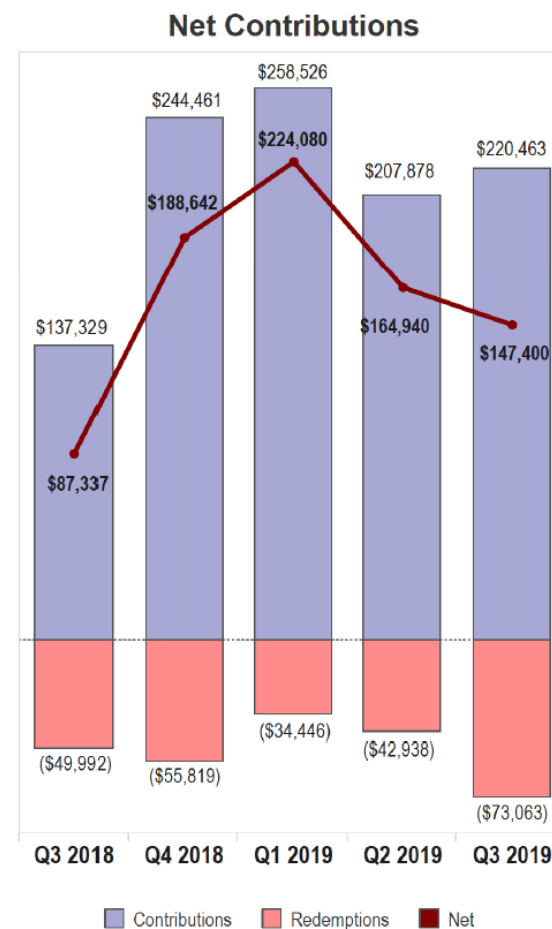


Contributions and Redemptions

Contributions	
QTD	YTD
\$220,463	\$686,867

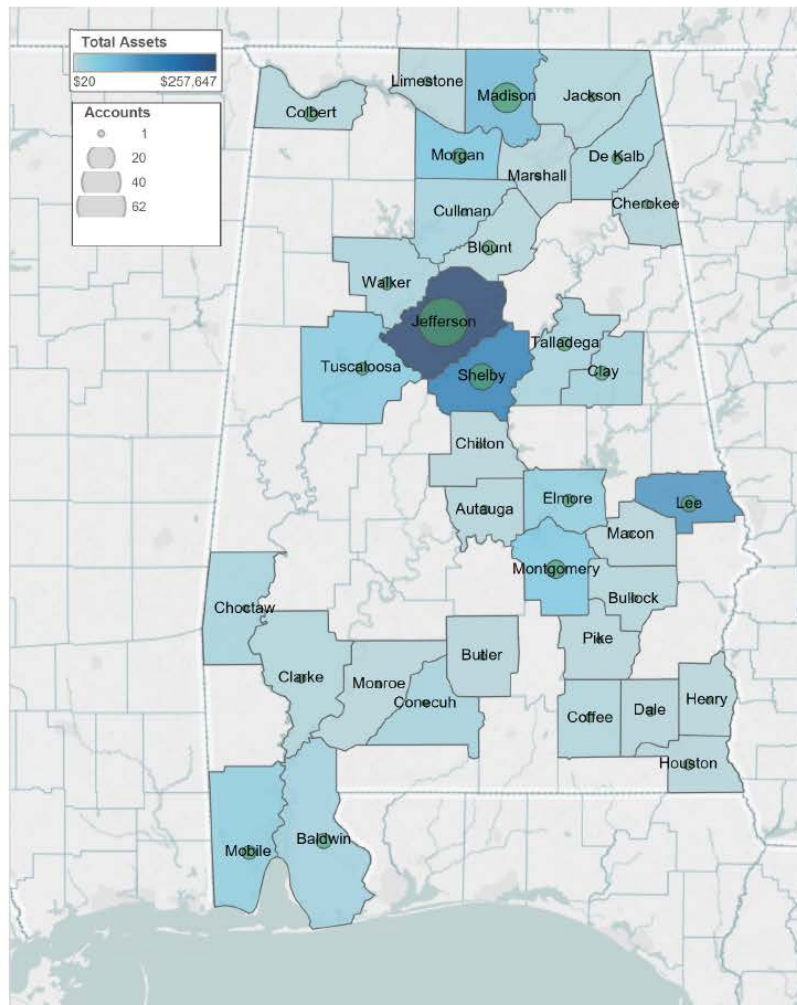
Redemptions	
QTD	YTD
(\$73,063)	(\$150,447)

Net Contributions	
QTD	YTD
\$147,400	\$536,420





Account Ownership by Alabama Counties



Top 10 Counties by Assets (by account owner's permanent address)

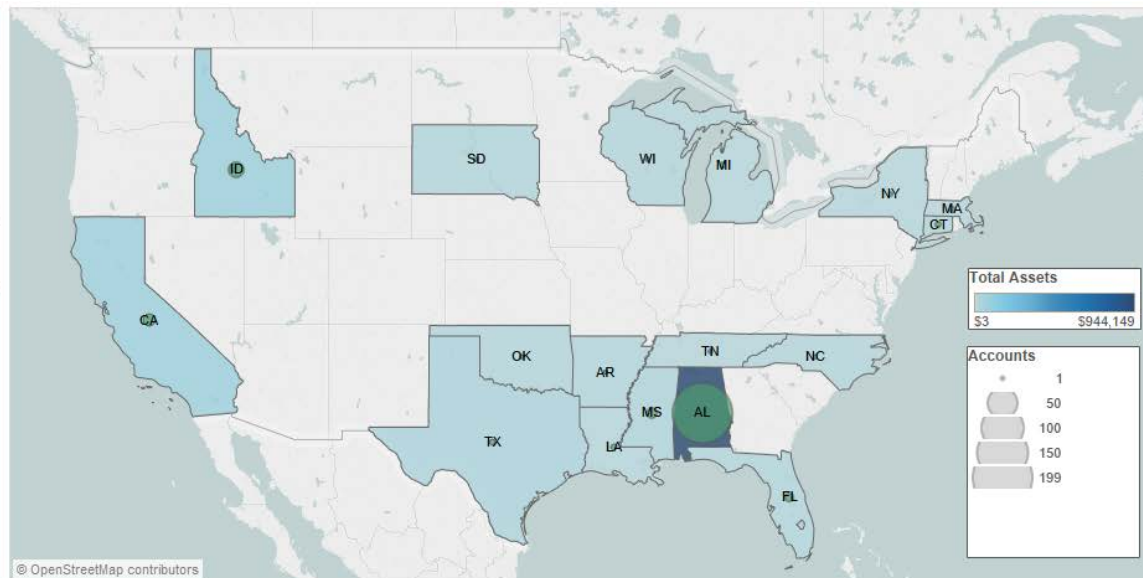
Jefferson	\$257,647	27%
Shelby	\$149,747	16%
Lee	\$116,875	12%
Madison	\$69,764	7%
Morgan	\$49,425	5%
Montgomery	\$44,019	5%
Tuscaloosa	\$37,348	4%
Elmore	\$30,422	3%
Mobile	\$30,203	3%
Baldwin	\$18,168	2%

Top 10 Counties by Accounts (by account owner's permanent address)

Jefferson	59	31%
Madison	22	12%
Shelby	16	8%
Montgomery	9	5%
Lee	7	4%
Baldwin	5	3%
Blount	5	3%
Clay	5	3%
Colbert	5	3%
Mobile	5	3%



Account Ownership All States



Top 10 States by Assets with % of Total
(by account owner's permanent address)

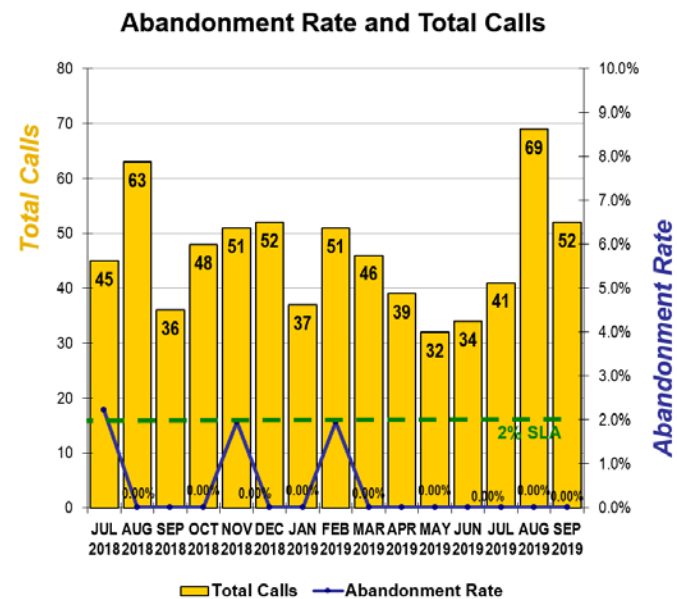
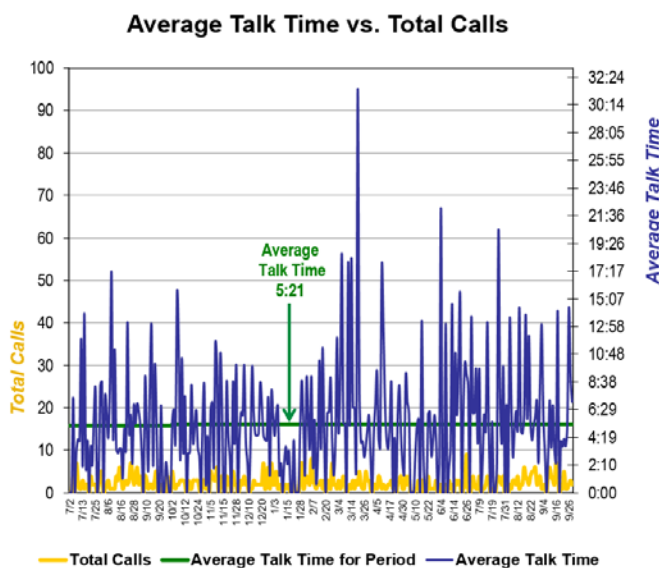
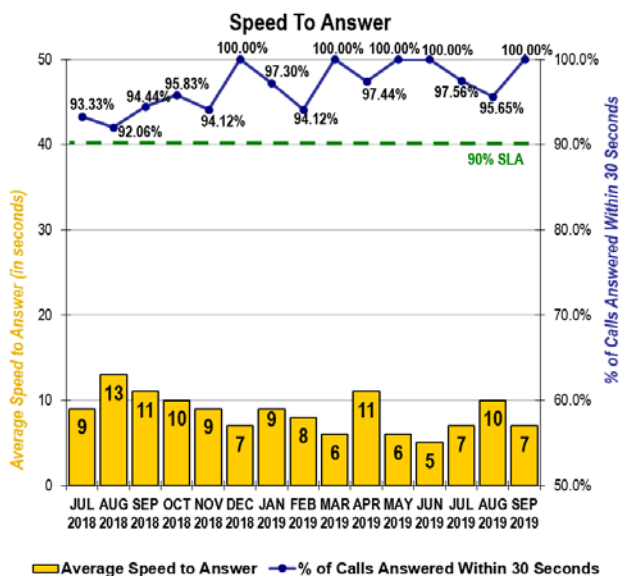
AL	\$944,149	78%
ID	\$70,583	6%
CA	\$66,825	6%
TX	\$26,695	2%
MS	\$19,183	2%
FL	\$12,724	1%
AR	\$12,373	1%
SD	\$12,297	1%
WI	\$10,283	1%
CT	\$9,920	1%

Top 10 States by Accounts with % of Total
(by account owner's permanent address)

AL	190	81%
ID	13	6%
CA	8	3%
MS	5	2%
FL	4	2%
CT	2	1%
LA	2	1%
MI	2	1%
TX	2	1%
AR	1	0%



Customer Servicing





Quarterly Newsletter and Email

ENable
SAVINGS PLAN
ALABAMA
Fall 2019

Possibilities



Simplify Your Savings

Life can get busy, but the Enable Savings Plan Alabama is here to make it simple when it comes to your savings. Take advantage of these tools to help you save time *and* money:

Automate Contributions

With the Automatic Investment Plan you can set up automatic contributions to your Enable Alabama account directly from your personal checking or bank savings account – ensuring you never miss a chance to save. Set this up monthly, weekly or even on specific days.

You can also make automatic contributions from your paycheck through payroll direct deposit of after-tax dollars, and some working Account Owners may be able to contribute their earnings beyond the \$15,000 annual limit.

Withdraw Systematically

One of the simplest ways to withdraw funds for qualified disability expenses is through the Systematic Withdrawal Program. With this feature you can send a pre-determined dollar amount to an individual or company each month. Not only does this take one item off your monthly to-do list, it also helps solidify your budget and savings allocations.



Tips: Planning Ahead for the Holidays? Give the Gift of Savings

This holiday season make sure to share the news about Enable Alabama gift offerings to spread the holiday cheer:

- **Gift Certificates:** Friends and family can download a gift contribution coupon – as well as a special occasion card if desired – from the Enable Alabama site. Simply fill out and mail both items, along with a check for the desired contribution amount, to the Enable Alabama address on the coupon.

Gift: A free online gifting service. Gift makes contributions to...

Insights

Stay Connected:

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable Alabama advocate, please reach out to Enable Outreach Specialist Diane Stewart at dstewart@fnni.com or 402-602-3596.

Get Social: Follow and Like
@EnableSavingsPlanAlabama
on Facebook

Stay posted on Enable Alabama updates, savings tips, and inspiring stories by joining our community on Facebook.

ENable
SAVINGS PLAN
ALABAMA



As the leaves start to fall and the smell of pumpkin enters the air, it means your latest edition of the Enable Alabama newsletter, *Possibilities*, has arrived.

See what's happening in this issue, including:

- Simplify Your Savings
- Tips on Giving the Gift of Savings
- Good News Corner
- A Message from the Alabama State Treasurer

We appreciate your continued support of the Enable Savings Plan!

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Facebook – Local Alabama Events

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Enable Savings Plan Alabama
Published by Mia Jo (?) · October 25 at 10:07 AM · 🌐

Kudos to Anna Moates for achieving her Auburn University dreams! WSFA-TV

WSFA.COM
Auburn University has its first female student with Down syndrome

Enable Savings Plan Alabama
Published by Mia Jo (?) · September 5 · 🌐

#ICYMI a new playground for children of all abilities is being built in Huntsville. Check out this article from WAAY-TV to learn more.

NEW INFORMATION
Alabama's 2nd Universal Playground Coming To Area HUNTSVILLE

WAAYTV.COM
Alabama's second universal playground coming to Huntsville
In about a year or so, it will be built at the new recreation center on Taylor...



Blog Posts

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Answering Common Account Owner Questions

August 20, 2019

Author: Diane Stewart, Enable Outreach Specialist

Our mission at Enable Alabama is to make our Account Owners' savings journey as simple and transparent as possible. To help you stay on track with your savings goals and keep you informed about your account, we've highlighted a few of the most common questions we receive from Account Owners.

What is an exclusion from a countable resource for SSI?

The Social Security Administration (SSA) will exclude from an Account Owner's countable resources a distribution for a Qualified Disability Expense other than housing if it is retained beyond the month received. This exclusion applies as long as:

- The Account Owner maintains, makes contribution to, or receives distributions from the ABLE account;
- The distribution is unspent; and
- The distribution is identifiable.



Outreach

July

- Presentation and staffed an exhibitor table at the AL-APSE, Employment – It Takes a Village Conference in Montgomery, July 10-12
- Hosted a Webinar focusing on ABLE to Work, July 16

August

- Alabama disABILITY conference preparation including revision of Power Point
- Advertising with Marketing for Alabama disABILITY conference and Roundup Resources Newsletter

September

- General Session Speaker, breakfast sponsor, and staffed an exhibitor table (with help from Anita Kelley) at the Alabama disability conference in Birmingham, September 9-11
- Special Needs Expo event (staffed by Treasurer's Office) in Montgomery, September 21
- Hosted a Webinar with a focus on Qualified Disability Expenses, September 24



In Progress

- Video Blog Series offering tips, news and education, September through year end
- Webinar on Gifting, November 16
- Potential enrollment with large number of eligible individuals through The Arc Montgomery

Disclosures

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Investments are not FDIC insured*. No Bank, State or Federal Guarantee. May Lose Value

* Except the Bank Savings and Checking Investment Options

Thank You for the Opportunity to Work with the State of Alabama